

**IN THE CLAIMS**

In accordance with 37 C.F.R. § 1.121, the following LISTING OF CLAIMS identifies the claims as "original", "currently amended", "cancelled", "withdrawn", "new" "previously presented", or "not entered" as the case may be. In accordance with the Rules, the text of cancelled and not entered claims is not presented.

## LISTING OF CLAIMS

1. (amended) A method of exchanging payment information in an electronic transaction, comprising:
  - a) a first electronic transaction device transferring payment information to a second electronic transaction device;
  - b) the second electronic transaction device transferring value information comprising a virtual card to the first electronic transaction device;
  - c) the second electronic transaction device transferring value information and payment information to a service consolidation center.
2. (cancelled)
3. (amended) The method of ~~claim 2~~claim 1, wherein the virtual card comprises an authorization code.
4. (amended) The method of ~~claim 2~~claim 1, wherein the virtual card comprises an image of a card.
5. (original) The method of claim 1, wherein the value information comprises a quantity of minutes corresponding to a pre-paid telephone account.

6. (original) The method of claim 1, wherein the payment information comprises cash payment information.

7. (original) The method of claim 6, wherein the cash payment information includes an identification of a person providing a cash payment.

8. (original) The method of claim 1, wherein the payment information comprises credit payment information.

9. (original) A method of tracking retail sales of pre-paid telephone cards to cash subscribers comprising:

- a) entering value purchased information and subscriber information in a retailer electronic transaction device;
- b) the retailer electronic transaction device transferring the value purchased information and subscriber information to a mobile operator;
- c) the mobile operator adding value corresponding to the value purchased information to an account corresponding to the subscriber information.

10. (Original) The method of claim 9, wherein the step of entering value purchased information and subscriber information in a retailer electronic transaction device further comprises electronically transferring the value purchased information and subscriber information from a MO subscriber handset to the retailer electronic transaction device.

11. (Original) The method of claim 9, wherein the step of entering value purchased information and subscriber information in a retailer electronic transaction device further comprises manually entering the value purchased information and subscriber information into the retailer electronic transaction device.

12. (amended) A method of distributing virtual pre-paid cards comprising:

- a) creating a virtual pre-paid card comprising a digital representation of information corresponding to information stored on a physical card;
- b) downloading the virtual pre-paid card to a retailer electronic transaction device,
- c) transferring the virtual pre-paid card from the retailer electronic transaction device to a MO Subscriber Handset 102.

13. (original) The method of claim 12, further comprising the step of transferring payment information from the MO subscriber handset to the retailer electronic transaction device.

14. (original) The method of claim 12, wherein the step of creating a virtual card is performed by an electronic transaction device service center.

15. (original) The method of claim 14, further comprising the steps of:

- a) transferring payment information and subscriber information from the MO subscriber handset to the retailer electronic transaction device; and

b) transferring the payment information and subscriber information from the retailer electronic transaction device to the electronic transaction device service center.

16. (original) The method of claim 14, wherein the step of downloading the virtual card to a retailer electronic transaction device occurs via a MO switch.

17. (original) The method of claim 12, wherein the step of creating a virtual card comprises creating a plurality of virtual cards and the step of downloading the virtual card to a retailer electronic transaction device comprises downloading batches of virtual transaction cards to the retailer electronic transaction device.

18. (new) The method of claim 1, wherein the virtual card comprises a digital representation of information corresponding to information stored on a physical card.

19. (new) The method of claim 18, wherein the virtual card further comprises logo and branding information.